

In re:
Matthew P Laychock
Debtor

Case No. 22-11579-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 22, 2022

User: admin
Form ID: pdf900

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2022:

Recip ID	Recipient Name and Address
db	Matthew P Laychock, 525 Ryers Avenue, Cheltenham, PA 19012-2117
14698929	+ Aqua, Attn: Bankruptcy, 700 W Sproul Road, Springfield, PA 19064-4001
14698930	+ Aqua PA, 762 West Lancaster Avenue, Bryn Mawr, PA 19010-3489
14698932	+ Bonneville Bank, Attn: Bankruptcy Department, P.O. Box 400, Provo, UT 84603-0400
14702770	+ National Capital Management, L.P., C/O LEONA MOGAVERO, Friedman Schuman, P.C., 275 Commerce Drive, Ste. 210, Fort Washington, PA 19034-2417
14702245	+ National Capital Management, L.P., c/o Leona Mogavero, Esquire, Friedman Schuman, P.C., 275 Commerce Drive, Suite 210, Fort Washington, PA 19034-2417
14701367	+ PENNYMAC LOAN SERVICES, LLC, C/O REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
14701099	+ PENNYMAC LOAN SERVICES, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 23 2022 00:20:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 23 2022 00:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/Text: DeftBkr@santander.us	Jul 23 2022 00:20:00	Santander Bank, N.A., 450 Penn Street, MC: PA-450-FB1, Reading, PA 19602-1011
cr	+ Email/PDF: gecsed@recoverycorp.com	Jul 23 2022 00:21:42	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14698926	+ Email/Text: bncnotifications@phea.org	Jul 23 2022 00:20:00	AES/PNC Bank, Attn: Bankruptcy, P.O. Box 2461, Harrisburg, PA 17105-2461
14698931	Email/Text: collectors@arresourcesinc.com	Jul 23 2022 00:20:00	AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422
14698928	+ Email/PDF: bncnotices@becket-lee.com	Jul 23 2022 00:21:42	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14698933	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 23 2022 00:21:35	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14698934	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 23 2022 00:32:09	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14698935	+ Email/Text: ECMCBKNotices@ecmc.org	Jul 23 2022 00:20:00	ECMC Group, Attn: Bankruptcy, 111 Washington Ave South, Ste 1400, Minneapolis, MN 55401-6800

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14698937	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jul 23 2022 00:21:34	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14698940	+ Email/Text: PBNCNotifications@perituservices.com	Jul 23 2022 00:20:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14705453	Email/Text: ktramble@lendmarkfinancial.com	Jul 23 2022 00:20:00	Lendmark Financial Services, LLC, 2118 Usher Street, Covington, GA 30014
14702914	Email/PDF: resurgentbknotifications@resurgent.com	Jul 23 2022 00:21:44	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14698942	^ MEBN	Jul 23 2022 00:16:27	Lendmark Financial Service, 1735 North Brown Road, Suite 300, Lawenceville, GA 30043-8228
14698944	+ Email/PDF: pa_dc_claims@navient.com	Jul 23 2022 00:21:34	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
14698951	+ Email/PDF: cbp@onemainfinancial.com	Jul 23 2022 00:21:35	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14698954	+ Email/Text: bankruptcygroup@peco-energy.com	Jul 23 2022 00:20:00	PECO, 2301 Market Street, Philadelphia, PA 19103-1380
14706714	+ Email/Text: bankruptcygroup@peco-energy.com	Jul 23 2022 00:20:00	PECO, 2301 Market Street, 04 NW, Philadelphia, PA 19103-1380
14698957	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 23 2022 00:21:44	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14705563	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 23 2022 00:21:42	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14698955	+ Email/PDF: ebnotices@pnmac.com	Jul 23 2022 00:32:08	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
14698956	Email/PDF: ebnotices@pnmac.com	Jul 23 2022 00:32:04	PennyMac Loan Services, LLC, P.O. Box 660929, Dallas, TX 75266-0929
14702849	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jul 23 2022 00:20:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
14698959	^ MEBN	Jul 23 2022 00:16:37	Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
14698960	+ Email/Text: DeftBkr@santander.us	Jul 23 2022 00:20:00	Santander Bank, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St, Reading, PA 19601-3563
14698961	+ Email/PDF: gecsed@recoverycorp.com	Jul 23 2022 00:32:00	Synco/walm, Po Box 965024, Orlando, FL 32896-5024
14699290	+ Email/PDF: gecsed@recoverycorp.com	Jul 23 2022 00:21:42	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14698962	+ Email/PDF: gecsed@recoverycorp.com	Jul 23 2022 00:21:42	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14698964	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Jul 23 2022 00:20:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14698943		National Capital Management, c/o Friedman Schuman, P.C., Ron L. Woodman, 275 Commerce Drive, Suite 210, NY 12891

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cr	*+	National Capital Management, L.P., c/o Leona Mogavero, Esquire, Friedman Schuman, P.C., 275 Commerce Drive, Suite 210, Fort Washington, PA 19034-2417
14698927	*+	AES/PNC Bank, Attn: Bankruptcy, P.O. Box 2461, Harrisburg, PA 17105-2461
14698936	*+	ECMC Group, Attn: Bankruptcy, 111 Washington Ave South, Ste 1400, Minneapolis, MN 55401-6800
14698938	*+	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14698939	*+	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14698941	*+	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14698945	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
14698946	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
14698947	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
14698948	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
14698949	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
14698950	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
14698952	*+	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14698953	*+	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14698958	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14698963	*+	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 1 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2022 at the address(es) listed below:

Name	Email Address
DAVID M. OFFEN	on behalf of Debtor Matthew P Laychock dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
LEONA MOGAVERO	on behalf of Creditor National Capital Management L.P. lmogavero@fsalaw.com, mprimavera@fsalaw.com
REBECCA ANN SOLARZ	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

UNITED STATES BANKRUPTCY COURT FOR
THE EASTERN DISTRICT OF PENNSYLVANIA

In re: Matthew P. Laycheck

: Chapter 13

Debtor

: Bankruptcy No. 22-11579-amc

CONSENT ORDER

AND NOW, this 19th day of July, 2022 upon agreement of the parties in lieu of the Chapter 13 Standing Trustee's filing a motion to dismiss with prejudice, it is

ORDERED, that because this is the Debtor's fourth Chapter 13 bankruptcy filing since 2018, if this case is dismissed for any reason Debtor shall be prohibited from filing, individually or jointly, any subsequent bankruptcy within two (2) years without further leave of court from date of dismissal order of case. And it is further

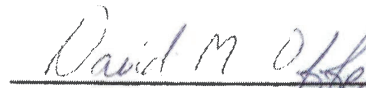
ORDERED, that this Consent Order shall be effective without any further reference to its terms in any subsequent dismissal of this case, regardless of the circumstances of the dismissal, the identity of the party moving for the dismissal, or the express terms of the order dismissing the case. The dismissal of the case, in and of itself, shall be sufficient to effectuate this Consent Order and the barring of the Debtor from further filings in accordance with its terms.

Date: July 19, 2022




Scott F. Waterman, Esquire
Chapter 13 Standing Trustee

Date: 7/21/2022


Attorney for Debtor

Date: 7/19/22


Debtor

BY THE COURT:



Date: July 22, 2022

HON. ASHELY M. CHAN
BANKRUPTCY JUDGE